

STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES
Before the Director of the Department of Insurance and Financial Services

In the matter of:

Department of Insurance and Financial Services
Petitioner,

Enforcement Case No. 22-16851

v

Quincy M. Pope, Jr.
(Unlicensed)
Respondent.

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ISSUED AND ENTERED

on June 27, 2025

by **Joseph A. Garcia**

Senior Deputy Director and General Counsel

FINAL DECISION

I. INTRODUCTION

This case concerns allegations that Quincy M. Pope, Jr. ("Respondent"), an unlicensed individual, violated the Michigan Insurance Code, 1956 PA 218, as amended, MCL 500.100 to 500.8302 (the "Code"), by submitting an altered, fraudulent, or counterfeit certificate of insurance to the Michigan Department of State ("MDOS").

On February 13, 2025, DIFS issued to the Respondent an Administrative Complaint and Statement of Factual Allegations (referenced together as the "Complaint") offering the Respondent an opportunity to participate in a formal administrative hearing regarding the alleged misconduct. The Complaint contained a section headed "Opportunity for Hearing" which stated:

IF YOU, AS THE RESPONDENT, WISH TO REQUEST AN ADMINISTRATIVE HEARING AS DESCRIBED ABOVE, YOU MUST DO SO BY FILING A REQUEST FOR HEARING WITHIN TWENTY-ONE DAYS OF THE DATE OF THIS NOTICE. FAILURE TO REQUEST SUCH A HEARING MAY RESULT IN THE FACTS ASSERTED IN THIS COMPLAINT BEING ACCEPTED AS TRUE BY THE DIRECTOR AND THE IMMEDIATE ISSUANCE OF A FINAL DECISION IMPOSING SANCTIONS AGAINST YOU WITHOUT FURTHER OPPORTUNITY TO BE HEARD.

Respondent did not submit a request for hearing. Given the Respondent's failure to request a hearing, the unchallenged allegations in the Complaint are accepted as true. Based on the Complaint, the Director makes the following Findings of Fact and Conclusions of Law.

II. FINDINGS OF FACT

The unchallenged factual allegations contained in the Complaint's Statement of Factual Allegations are accepted as true and are restated below.

1. At all relevant times, Respondent was not a licensed insurance producer in the State of Michigan.
2. In July 2021, MDOS began forwarding Progressive Insurance Company ("Progressive") automobile insurance policies that were flagged as fraudulent to DIFS staff. The policies were flagged as fraudulent when MDOS attempted to verify coverage and Progressive indicated the coverage was not valid. MDOS also noted that several unrelated individuals submitted certificates with the same policy numbers.
3. DIFS conducted an investigation upon receipt of the policies from MDOS and determined the following:
 - a. On or about September 29, 2021, Progressive policy No. xxxxx1957 was purchased. The policy listed the following in the contact information:
 - Insured Name: T. Fu
 - Address: XXXXX Marquette St., Roseville
 - Phone: 586-563-XXXX
 - Email: claytonxxxxxxxx@gmail.com
 - IP Address: 71.147.41.150
 - b. The only vehicle listed on the policy was a 2005 Kia Sportage (VIN: KNDJE723057083174). This vehicle is owned by I. Hill. Hill registered the vehicle with the MDOS by using Progressive policy No. xxxxx1957 as proof of no-fault insurance.
 - c. On October 15, 2021, Respondent used the Progressive policy No. xxxxx1957 certificate of no-fault insurance to register his 2013 Chevy Malibu (VIN: 1G11B5SA8DF324214) with MDOS. The address listed on policy No. xxxxx1957 does not match the address Respondent has registered with MDOS.
 - d. At the time that he presented Progressive policy No. xxxxx1957 to MDOS, Respondent knew that the policy was not owned by him and that his vehicle was not garaged at the address listed on the policy.

III. CONCLUSIONS OF LAW

The unchallenged conclusions of law contained in the Complaint are accepted as true and are restated below.

1. Respondent knew or reasonably should have known that Section 3101a(5) of the Code, MCL 500.3101a(5), provides:

A person who supplies false information to the secretary of state under this section or who issues or uses an altered, fraudulent, or counterfeit certificate of insurance is guilty of a misdemeanor punishable by imprisonment for not more than 1 year or a fine of not more than \$1,000.00, or both.

2. As a licensee, Respondent Pope knew or reasonably should have known that Section 150(1) of the Code, MCL 500.150(1), provides:

(1) Any person who violates any provision of this act for which a specific penalty is not provided under any other provision of this act or of other laws applicable to the violation must be afforded an opportunity for a hearing before the director under the administrative procedures act of 1969, 1969 PA 306, MCL 24.201 to 24.328. If the director finds that a violation has occurred, the director shall reduce the findings and decision to writing and issue and cause to be served on the person charged with the violation a copy of the findings and an order requiring the person to cease and desist from the violation. In addition, the director may order any of the following:

(a) Payment of a civil fine of not more than \$1,000.00 for each violation. However, if the person knew or reasonably should have known that he or she was in violation of this act, the director may order the payment of a civil fine of not more than \$5,000.00 for each violation. With respect to filings made under chapters 21, 22, 23, 24, and 26, "violation" means a filing not in compliance with those chapters and does not include an action with respect to an individual policy based on a noncomplying filing. An order of the director under this subdivision must not require the payment of civil fines exceeding \$50,000.00. A fine collected under this subdivision must be turned over to the state treasurer and credited to the general fund.

(b) The suspension, limitation, or revocation of the person's license or certificate of authority.

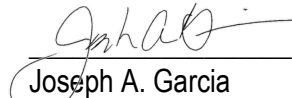
3. By providing to MDOS the certificate of insurance described above as proof of his own insurance, knowing that the policy did not belong to him and that his vehicle was not garaged at the address listed on the policy, Respondent violated Section 3101a of the Code, MCL 500.3101a. Because Respondent knew or reasonably should have known that submitting the certificate of insurance described above would be in violation of the Code, the enhanced civil fine of \$5,000.00 per violation is appropriate. See MCL 500.150(1)(a).

IV. ORDER

Therefore, it is **ORDERED** that

- A. Respondent is in default in this matter and all allegations contained in the Complaint are accepted as true in all respects.
- B. Pursuant to Section 150(1) of the Code, MCL 500.150(1), Respondent shall **CEASE** and **DESIST** from violating the Code provision cited in this Order.
- C. Pursuant to Section 150(1) of the Code, MCL 500.150(1), Respondent shall pay a civil fine of \$5,000.00.

Anita G. Fox, Director
For the Director:



Joseph A. Garcia
Senior Deputy Director and General Counsel